

09/13/2004 MON 16:44 FAX 650 474 8401 GLENN PATENT GROUP

002/021

RECEIVED  
CENTRAL FAX CENTER  
SEP 13 2004

**Certificate of Transmission Under 37 C.F.R. §1.8 Date of Transmission 9/13/2004.**

I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Charles R. Kyle, Art Unit 3624, to facsimile number (703) 872-9306 on the above indicated date of deposit.

5 Rhonda Dunn  
Rhonda Dunn

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

10 **In re Application of:** Banaugh et al. **Docket No.:** WELL0011  
**Serial No. :** 09/703,357 **Art Unit:** 3624  
**Filed:** 31 October 2000 **Examiner:** Kyle, Charles R.  
15 **Title:** Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

September 13, 2004  
20  
Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

25 **RESPONSE**

Sir:  
This is a Response to the Final Office Action, mailed July 12 2004, for the above-  
30 identified patent application. Amendment to the claims is attached hereto.

PTO/SB/21 (03-03)

Approved for use through 04/30/2003. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCEUnder the Paperwork Reduction Act of 1995, no person is required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b> <i>(To be used for all correspondence after initial filing)</i>		Application Number	09/703,357
		Filing Date	10/31/2000
		First Named Inventor	Banaugh
		Art Unit	3624
		Examiner Name	Kyle, Charles
Total Number of Pages in This Submission	21	Attorney Docket Number	WELL0011

RECEIVED

CENTRAL FAX CENTER

SEP 13 2004

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Remarks	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual	Julia A. Thomas, Reg. No. 52,283
Signature	
Date	September 13, 2004

703-872-9306

**CERTIFICATE OF TRANSMISSION/MAILING**I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: September 13, 2004

Typed or printed	Rhonda Dunn
Signature	
	Date September 13, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.